

# DIPU GENERAL STORE



Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SAIFUL (DIPU)</b>
Age	:	01-04-1990 (24 Years)
Education, till to date	:	MBA (Ongoing)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: Barua P.O: barua P.S: Khilkheta Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>REHENA</b>
(iii) Father's name	:	Mr. <b>MD FIROZ MIA</b>
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 48 (Female), Member ID: 3491, Group No:02 Member since:31-12-1990 (24 Years) First loan: 2,500 taka.
Further Information:		Existing loan: 2,00,000 Taka Outstanding loan: 73,000 Taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-570324 / 01820-056338
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rehena is a member of Grameen Bank since 24 years. At first she took 2,500 taka loan from Grameen Bank. Rehena gradually took loan from GB. Utilize loan in Agriculture. She also purchase a land & made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIPU GENERAL STORE</b>
Location	:	At entrepreneur on houses, Barua, khilkhet, Dhaka
Total Investment in BDT	:	3,16,000 taka
Financing	:	Self BDT 1,66,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Salt, Flour, Water, Soft drinks, Biscuit, Soap, Chanachur, Spicy etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Tongi &amp; Ichapura.</li><li>▪Agreed grace period is 4 months.</li></ul>

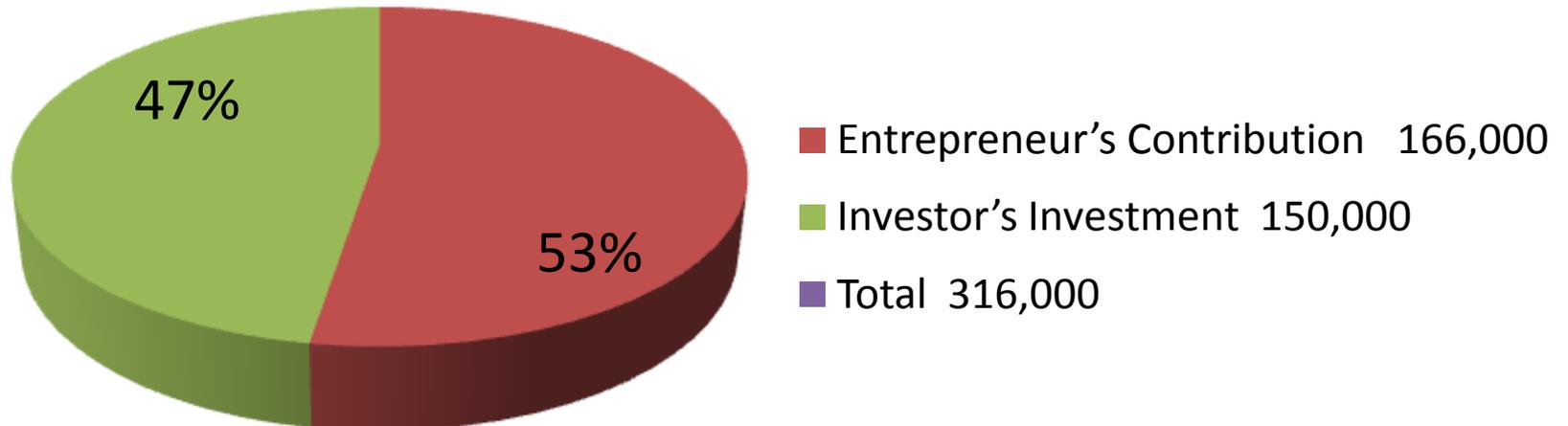
# Existing Business BDT

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour,Sugar, Soap, Tooth-Paste, Salt, Water, Soft drinks, Biscuit, Chips, Onion, garlic, Spicy, Chanachur etc	3,920	117,600	1,411,200
<b>Total Sales (A)</b>	<b>3,920</b>	<b>117,600</b>	<b>1,411,200</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour,Sugar, Soap, Tooth-Paste, Salt, Water, Soft drinks, Biscuit, Chips, Onion, garlic, Spicy, Chanachur etc	3,500	105,000	1,260,000
<b>Total variable Expense (B)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		600	7,200
Transportation		1,000	12,000
Mobile Bill		300	3,600
Guard		100	1,200
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D)</b>		<b>5,400</b>	<b>64,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar	1,10,000	1,20,000	2,30,000
Water, Soft Drinks, Biscuit, Chanachur, Chips	20,000	15,000	35,000
Onion, Garlic, Spicy, Tooth-paste, Tooth brush etc	15,000	15,000	30,000
Fridge	21,000	-	21,000
<b>Total</b>	<b>1,66,000</b>	<b>1,50,000</b>	<b>3,16,000</b>

## Source of Finance



# Financial Projection BDT

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour,Sugar, Soap, Tooth-Paste, Salt, Water, Soft drinks, Biscuit, Chips, Onion, garlic, Spicy, Chanachur etc	6,720	201,600	2,419,200	2,540,160	2,667,168
<b>Total Sales (A)</b>	<b>6,720</b>	<b>201,600</b>	<b>2,419,200</b>	<b>2,540,160</b>	<b>2,667,168</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour,Sugar, Soap, Tooth-Paste, Salt, Water, Soft drinks, Biscuit, Chips, Onion, garlic, Spicy, Chanachur etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>	<b>272,160</b>	<b>285,768</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		700	8,400	8,820	9,261
Transportation		1,200	14,400	15,120	15,876
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Guard		100	1,200	1,260	1,323
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	63,000	66,150
Salary (staff)		3,000	36,000	37,800	39,690
<b>Non Cash Item</b>					
Depreciation		350	4,200	4,200	4,200
<b>Total Fixed Cost</b>		<b>11,050</b>	<b>132,600</b>	<b>139,020</b>	<b>145,761</b>
<b>Net Profit (E) [C-D]</b>		<b>10,550</b>	<b>126,600</b>	<b>133,140</b>	<b>140,007</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	126,600	133,140	140,007
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		70,800	148,140
	<b>Total Cash Inflow</b>	<b>280,800</b>	<b>208,140</b>	<b>292,347</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,800</b>	<b>148,140</b>	<b>232,347</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures











# FAMILY PICTURE

